

Certificate Number: 15111-PAW-DE-034726375

Bankruptcy Case Number: 15-21545



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 31, 2020, at 4:31 o'clock PM EDT, John Francis Kostelnik Jr. completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: July 31, 2020 By: /s/Maan Arriane Vendiola for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education